

Fill in this information to identify the case:

Debtor 1 Joseph Rose, III

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 24-12768-pmm

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges

12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: HSBC Bank USA, National Association, as Court claim no. (if known): 3
Trustee, for the registered holders of Nomura Home Equity
Home Loan, Inc. Asset-Backed Certificates, Series 2007-2

Last four digits of any number you use to
identify the debtor's account: 0146

Does this notice supplement a prior notice of
postpetition fees, expenses, and charges?

- ☒ No
☐ Yes. Date of the last notice: ____/____/____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred	Amount
1. Late charges		(1) \$ <u>0.00</u>
2. Non-sufficient funds (NSF) fees		(2) \$ <u>0.00</u>
3. Attorney's fees	<u>08/20/2024: Plan Review Fee @\$250.00</u>	(3) \$ <u>250.00</u>
4. Filing fees and court costs		(4) \$ <u>0.00</u>
5. Bankruptcy/Proof of claim fees	<u>10/10/2024: Preparation/Filing of Proof of Claim</u> <u>Fee @\$700.00</u>	(5) \$ <u>700.00</u>
6. Appraisal/Broker's price opinion fees		(6) \$ <u>0.00</u>
7. Property inspection fees		(7) \$ <u>0.00</u>
8. Tax advances (non-escrow)		(8) \$ <u>0.00</u>
9. Insurance advances (non-escrow)		(9) \$ <u>0.00</u>
10. Property preservation expenses. Specify:		(10) \$ <u>0.00</u>
11. Other. Specify:		(11) \$ <u>0.00</u>
12. Other. Specify:		(12) \$ <u>0.00</u>
13. Other. Specify:		(13) \$ <u>0.00</u>
14. Other. Specify:		(14) \$ <u>0.00</u>

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor1 Joseph Rose, III
First Name Middle Name

Last Name

Case number (if known) 24-12768-pmm

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/Ryan Starks
Signature

Date 02/13/2025

Print: Ryan Starks (330002)
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.
Number Street

Winston-Salem, NC 27103
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**
Reading Division

IN RE:
Joseph Rose, III

Case No. 24-12768-pmm
Chapter 13

HSBC Bank USA, National Association, as
Trustee, for the registered holders of Nomura Home
Equity Home Loan, Inc. Asset-Backed Certificates,
Series 2007-2,
Movant

vs.

Joseph Rose, III ,
Debtor

CERTIFICATE OF SERVICE

I, the undersigned, certify that on February 13, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Notice of Postpetition Mortgage Fees, Expenses, and Charges

I certify under penalty of perjury that the above document was sent using the mode of service indicated.

Date: February 13, 2025

/s/Ryan Starks

Andrew Spivack, PA Bar No. 84439
Matthew Fissel, PA Bar No. 314567
Mario Hanyon, PA Bar No. 203993
Ryan Starks, PA Bar No. 330002
Jay Jones, PA Bar No. 86657
Ryan Srnik, PA Bar No. 334854
Attorney for Creditor
BROCK & SCOTT, PLLC
3825 Forrestgate Drive
Winston Salem, NC 27103
Telephone: (844) 856-6646

Mailing List Exhibit: (Check all that apply. If via e-mail, include e-mail address. Continue to the next page if necessary.)

MICHAEL A. CIBIK, Debtor's Attorney
1500 Walnut Street
Suite 900
Philadelphia, PA 19102
help@cibiklaw.com
Debtor's Attorney

Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other:

SCOTT F WATERMAN [Chapter 13],
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606
Bankruptcy Trustee

Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other:

Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street, Suite 320
Philadelphia, PA 19107
US Trustee

Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other:

Joseph Rose, III
3670 N Delaware Dr
Easton, PA 18040-7345
Debtor

Via: ☐ CM/ECF ☒ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other: